

GRAND BANK FOR SAVINGS FSB

	CPP Disbursement Date 09/25/2009	Cert 31864	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$140	\$138	-1.4%		
Loans	\$121	\$101	-16.5%		
Construction & development	\$25	\$22	-11.9%		
Closed-end 1-4 family residential	\$81	\$70	-14.2%		
Home equity	\$1	\$1	-5.4%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-9.7%		
Commercial & Industrial	\$8	\$3	-60.6%		
Commercial real estate	\$1	\$1	-25.8%		
Unused commitments	\$14	\$3	-81.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$10	\$29	180.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$126	\$126	-0.6%		
Deposits	\$100	\$125	24.9%		
Total other borrowings	\$26	\$0	-100.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$14	\$12	-8.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.7%	9.0%	--		
Tier 1 risk based capital ratio	15.8%	16.2%	--		
Total risk based capital ratio	16.9%	17.3%	--		
Return on equity ¹	0.3%	-35.3%	--		
Return on assets ¹	0.0%	-3.4%	--		
Net interest margin ¹	5.5%	6.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	24.7%	22.1%	--		
Loss provision to net charge-offs (qtr)	1459.5%	98.2%	--		
Net charge-offs to average loans and leases ¹	0.1%	7.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	4.0%	9.3%	0.0%	0.2%	--
Closed-end 1-4 family residential	3.0%	2.5%	0.0%	0.6%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	1.6%	0.0%	0.7%	--
Commercial & Industrial	0.0%	0.0%	0.5%	29.9%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	3.1%	3.8%	0.0%	1.9%	--